



Special Report

# You and the Law

A simplified guide to your common legal problems.

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# *Research Institute Recommendations*

*589 Fifth Avenue, New York, N.Y. 10017*

Dear Sir:

Time was when only the wealthy or the wicked had much concern about the law. Ordinary people could live a whole life and never confront a serious legal question.

Not so today.

Yet you may not be sure exactly when you need a lawyer, or how to pick the best one for your needs.

The worst thing about not knowing when you need a lawyer is that costly errors are frequently made on the mistaken assumption that the law is not involved.

This is what first prompted the Research Institute to issue a special series of 6 reports called YOU AND THE LAW...a simplified guide to your common legal problems.

Thousands of the Institute's members have been helped by these practical reports. They are successful people. But many executives do such an excellent job for their companies, that they fail to look out for themselves.

YOU AND THE LAW can be a valued friend where your personal dealings are concerned. In short, here's what it will do for you:

- \* Explains most legal questions in your daily living.
- \* Suggests possible answers to them...before they arise.
- \* Tells how to find a lawyer and best use his services.

Response was so swift - so gratifying - from members who regularly use the Institute's business services, that we have decided to make YOU AND THE LAW available to non-members like yourself.

All 6 reports have been brought together under a single cover - a total of 78 pages on fine, vellum finished paper.

These reports can be yours now without charge.

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Then come the brass tacks: Tax-saving ideas you will use to put away real bankable dollars - the kind that would otherwise go out the window to needless taxes.

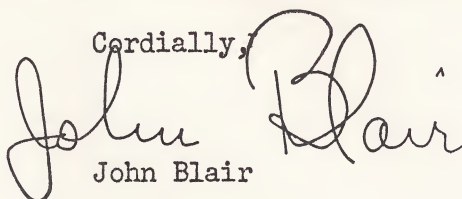
For years RECOMMENDATIONS have given executives up-to-the-minute awareness that makes the difference between profit and loss - promotion or dormancy. RECOMMENDATIONS are not limited to taxes, although each issue gives you tax-saving and money-saving ideas that help both you and your company.

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Cordially,

  
John Blair

JB:PV

**2nd FREE REPORT:** Return the card at once and you receive a bonus Report - "SHOULD YOU OWN PROPERTY JOINTLY?"

If you own a home, securities, bonds or other assets jointly - you should know both the drawbacks and advantages. This Report explains the pros and cons of joint ownership - with an eye toward major tax savings. (Far from saving taxes, joint ownership can wind up in triple taxation!)



# You and the Law

## If you rent, vital bits and pieces of a lease —

- Can you break your lease?
- What rights do you have to renew your lease?
- What do you look for in a sublet?
- Who makes which repairs?

## When you buy a house —

- Can you hold the broker to his word?
- How do you make *sure* you won't have "clear title" troubles?
- Should you have joint ownership? Can it save you money?

## Sound tips on selling your home —

- Your contract with the broker.
- How to get ready to sell.
- What lawyers think about signing "binders".

## Insuring your life and goods —

- How to know what you are covered against.
- How policies differ.
- Loopholes in property and liability policies.

## Protecting your family —

- When do you need a will? How to go about it. Dangers to avoid.
- Other ways to make your wishes known.

## Paper that passes for money —

- When should you stop payment on a check?
- Who holds the bag for a forgery?
- Is a minor's check good?
- What happens when you make a mistake on a check?
- What are the dangers of indorsing checks?

## Legal knots in the family —

- When are you responsible for debts not yours?
- Can going home to Mother be desertion?
- Where do the children stand when the bond is broken?

## Buyer bewares —

- When does the law hold you responsible?
- Magazine salesmen. Luggage in hotels. Transportation tickets.
- Your car in a parking lot or garage. Referring a salesman.
- Signs that say "Not Responsible for Personal Property".

## When "they" do you wrong —

- What can you do about insults? Defamation? Libel?
- Misrepresentation? Prosecution for spite?
- What is due care with your home? Business? Car?

Modern day living causes the lawyer to play a growing role in your life. Hardly a month goes by that you do not create, alter or end some legal relationship. You are constantly taking risks, some big, some small, in which a lawyer is your *only* objective legal advisor.

A simplified guide to your  
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